

## **REMARKS**

Claims 1-14, 16, 19, 21, 22, 24, 30-32, 34, 36 and 38-46 were pending in this application. In the Office Action dated December 23, 2010, claims 1-14, 16, 19, 21, 22, 24, 30-32, 34, 36 and 38-46 were rejected.

Claims 1, 7, 21, 34 and 38 are hereby amended to more specifically recite inherent aspects. No claim is added or canceled herein.

Based on the above Amendment and following Remarks, withdrawal of the outstanding rejections is respectfully requested.

### **Summary Statement of Substance of Interview**

Applicants' representative, Dohyun Ahn (Reg. No. 63,237), conducted a telephonic interview with Examiner Ben H. Liu on March 9, 2011. During the interview, cited references and proposed amendment to claims were discussed.

An agreement was reached that claims, as amended herein, would overcome the rejection under 35 U.S.C. § 103(a).

### **Claims as Amended Are Not Obvious over Cited References**

In the Office Action, Claims 1-14, 16, 19, 21, 22, 24, 30-32, 34, 36 and 38-43 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 7,203,186 ("Fuller") in view of U.S. Patent No. 7,075,922 ("Mussman") and U.S. Patent No. 5,655,013 ("Gainsboro"). Although Applicants disagree with this rejection, claims have been amended to expedite the prosecution of this patent application. It was agreed during the interview that claims, as amended, are patentably distinguishable over Fuller, Mussman and Gainsboro. Therefore, this rejection is overcome in view of the amendments.

Claims 44-46 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Fuller, Mussman, Gainsboro and U.S. Patent 5,682,386 (“Arimilli”). This rejection is also overcome in view the amendments since these claims depend from claim 1, 21 or 34 and Arimilli fails to disclose anything about validating billing limits.

Therefore, Applicants respectfully request withdrawal of rejections under 35 U.S.C. § 103(a).

**Conclusion**

Favorable action is solicited.

Respectfully Submitted,

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